

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JESUS HERNANDEZ
JANET ANN HERNANDEZ
Debtor(s)

Case No. 09-15284

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/28/2009.
- 2) The plan was confirmed on 06/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/28/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$90,410.00.
- 10) Amount of unsecured claims discharged without payment: \$169,803.68.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$84,540.00
Less amount refunded to debtor	\$1,020.00

NET RECEIPTS: **\$83,520.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,523.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,523.51**

Attorney fees paid and disclosed by debtor: \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	3,400.00	3,730.22	3,730.22	942.72	0.00
AMEX	Unsecured	35.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,970.00	2,178.85	2,178.85	550.65	0.00
CAPITAL ONE	Secured	NA	125.30	125.30	0.00	0.00
CHASE BANK USA	Unsecured	11,800.00	12,817.40	12,817.40	3,239.29	0.00
CHASE BANK USA	Unsecured	13,000.00	14,198.34	14,198.34	3,588.29	0.00
CHASE BANK USA NA	Unsecured	2,572.00	2,966.39	2,966.39	749.68	0.00
CITIMORTGAGE	Secured	118,475.00	118,641.17	NA	0.00	0.00
CITIMORTGAGE	Secured	76,495.00	73,756.21	0.00	0.00	0.00
CNH CAPITAL AMERICA	Secured	7,000.00	7,012.84	7,012.84	7,012.84	354.61
CNH CAPITAL AMERICA	Unsecured	1,920.00	NA	NA	0.00	0.00
CNH CAPITAL AMERICA	Unsecured	1,528.00	1,736.74	1,736.74	438.92	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	8,596.00	9,995.52	9,995.52	2,526.13	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	4,156.00	4,737.69	4,737.69	1,197.34	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	3,100.00	3,314.45	3,314.45	837.65	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	8,186.00	9,477.33	9,477.33	2,395.17	0.00
EAST BAY FUNDING	Unsecured	1,332.00	1,714.70	1,714.70	433.35	0.00
EAST BAY FUNDING	Unsecured	5,449.00	6,022.76	6,022.76	1,522.11	0.00
ECAST SETTLEMENT CORP	Unsecured	713.00	755.75	755.75	191.00	0.00
ECAST SETTLEMENT CORP	Unsecured	3,127.00	3,787.81	3,787.81	957.28	0.00
ECAST SETTLEMENT CORP	Unsecured	7,409.00	7,614.52	7,614.52	1,924.39	0.00
ECAST SETTLEMENT CORP	Unsecured	23,206.00	26,027.98	26,027.98	6,577.95	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	8,070.50	8,070.50	2,039.63	0.00
FIFTH THIRD BANK	Unsecured	3,279.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	8,425.00	10,927.63	10,927.63	10,927.63	688.05
FIRST EQUITY CARD	Unsecured	6,600.00	7,066.32	7,066.32	1,785.84	0.00
LVNV FUNDING	Unsecured	2,368.00	3,048.73	3,048.73	770.49	0.00
OFFICE DEPOT	Unsecured	2,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,165.00	1,349.53	1,349.53	341.06	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	269.00	111.01	111.01	28.06	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	10,000.00	11,160.14	11,160.14	2,820.46	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	3,656.00	4,323.76	4,323.76	1,092.73	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,100.00	1,276.63	1,276.63	322.64	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,199.00	1,488.59	1,488.59	376.21	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	484.00	644.18	644.18	162.80	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	7,276.00	8,014.73	8,014.73	2,025.53	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	350.00	430.50	430.50	108.80	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,232.00	4,813.00	4,813.00	1,216.37	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	900.00	1,103.52	1,103.52	278.89	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	17,400.00	19,189.01	19,189.01	4,849.57	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,159.00	3,456.78	3,456.78	873.62	0.00
RBS CITIZENS	Unsecured	7,342.00	8,073.96	8,073.96	2,040.50	0.00
RBS CITIZENS	Unsecured	7,730.00	8,598.39	8,598.39	2,173.04	0.00
SEARS/CBSD	Unsecured	2,009.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	8,075.00	7,963.19	7,963.19	7,963.19	440.31
TOYOTA MOTOR CREDIT	Unsecured	1,384.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL/PROVIDIAN	Unsecured	6,574.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	734.00	916.81	916.81	231.70	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,890.82	\$18,890.82	\$1,128.36
All Other Secured	\$7,138.14	\$7,012.84	\$354.61
TOTAL SECURED:	\$26,028.96	\$25,903.66	\$1,482.97
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$204,212.54	\$51,609.86	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,523.51</u>
Disbursements to Creditors	<u>\$78,996.49</u>
TOTAL DISBURSEMENTS :	<u>\$83,520.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/29/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.